TikTok Script — “Receipts & Reality”

The pension myth that’s costing you — who really controls your money, and how to take it back · ~65–80 sec

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HOOK (0–5s) *[Straight to camera, finger up]*
“Quick myth-bust that could change where your pension money goes: you do NOT lose your employer’s contributions by going green. People think you do — and it’s stopping them. Let me explain.”

THE MYTH vs REALITY (5–18s) *[Two hands, weighing]*
“Here’s the mix-up. Switching the FUND inside your work pension — moving out of the default into a green one — is free, takes a couple of days in the app, and you keep every penny your employer pays in. What loses you that money is transferring your whole pot OUT to another provider while you still work there. Two totally different things. So you CAN go green and keep the free money.”

THE RECEIPT (18–32s) *[Show the red-vs-green table; gesture at the wall of red]*
“Now the receipt. I checked the twenty biggest pension providers — the ones holding almost everyone’s money. Not a single one has a default fund that’s fossil-free. Every single one still holds oil and gas. Even Nest — the best-rated of the lot — holds Shell and BP in the fund ninety-nine percent of its members sit in. See this wall of red? That’s where the nation’s pension money is parked right now. The green column? That’s one free switch away.”

WHO DECIDES (30–42s) *[Count on fingers]*
“Because here’s who actually controls it: your EMPLOYER picks the provider and the default. You can pick your OWN fund within it — but you can’t change that default for everyone, only your employer, the trustees or the governance committee can. So there are two moves.”

MOVE 1 — YOURSELF (42–58s) *[Tap phone]*
“Move one: green your own pot today. And here’s the smart bit — you don’t need the most extreme deep-green fund. Aim for ‘credible’: one that actually kicks out the oil and gas producers but stays steady. That does most of the work without the rollercoaster. I’ve built you a playbook — find your provider, whether it’s Nest, Aviva, Legal & General — and it tells you the exact credible green fund to switch into. Plus the full report on which of the top funds are genuinely green versus greenwashing. Both in my bio.”

MOVE 2 — YOUR EMPLOYER (58–70s) *[Point, determined]*
“Move two: move your employer. Send one email to HR or your pensions manager asking them to green the default. And notice — you’re not asking for something radical, just credible. It works: Scottish Widows shifted two billion pounds of default money after this kind of pressure. One email. Imagine if your whole team sent one.”

CTA (70–78s) *[Warm, to camera]*
“So: switch your own fund to something credibly green, and email HR. Comment ‘PLAYBOOK’ for the provider list, ‘TEMPLATE’ for the email wording, ‘FUNDS’ for the full report. Your pension is your money — let’s point it the right way.”

Caption + hashtags

MYTH: going green loses your employer’s pension contributions. TRUTH: switching the fund inside your scheme is free and you keep every penny — only transferring your whole pot out costs you. ~90% of us sit in a default that still holds oil & gas. The smart move is ‘credible’ green, not extreme: kick out the oil producers, keep it steady. 2 moves: switch your own fund (provider playbook in bio) + email HR to green the default. Comment PLAYBOOK, TEMPLATE or FUNDS.

#GreenYourPension #ClimateAction #MoneyTok #PensionTips #WorkplacePension #SustainableInvesting #UKFinance #ReceiptsAndReality

On-screen disclaimer: “General info, not financial advice.” Pin a comment linking the Provider Playbook, the Top-funds report, and the HR email template.